

### AMENDMENTS TO THE CLAIMS

This **Listing of Claims** replaces all prior versions, and listings, of claims in the application:

#### Listing of Claims:

1. (currently amended) A method for providing improved performance of an insured target entity, the method comprising the steps of:

formulating an insurance program containing one or more insurance program requirements, wherein one or more of the one or more insurance program requirements are associated with an insurance risk factor;

implementing procedures designed for the insured target-entity to meet the insurance program requirements, thereby reducing a risk associated with the insurance risk factor;

monitoring the results of the procedures to identify the conformance proximity of the insured target-entity to meeting the program requirements;

identifying the conformance proximity of the insured target-entity to meeting the program requirements;

communicating data indicative of the conformance of the insured entity the proximity to an interested third party.

2. (currently amended) The method of Claim 1, wherein the formulating an insurance program containing one or more insurance program requirements step comprises an insured target-entity purchasing the insurance program.

3. (currently amended) The method of Claim 1, wherein formulating an insurance program containing one or more insurance program requirements comprises a single insurer offering the insurance program.

4. (currently amended) The method of Claim 1, wherein the formulating an insurance program containing one or more insurance program requirements step comprises several insurance providers underwriting the insurance program.

5. (currently amended) The method of Claim 1, wherein the step of monitoring the results of the procedures to identify the ~~conformance proximity~~ of the insured target entity to meeting the program requirements further comprises providing feedback to the insured target entity regarding ~~compliance with satisfaction of the insurance~~ program requirements.

6. (currently amended) The method of Claim 1, wherein the step of communicating ~~communicate the proximity data~~ indicative of the conformance of the insured entity to an interested third party further comprises the steps of:  
attributing a score to the monitored results; and  
providing the score to the interested third party.

7. (currently amended) The method of Claim 6, wherein the step of attributing a score to the monitored results further comprises attributing a numerical score indicating the conformance of the insured target entity to the insurance program requirements.

8. (currently amended) The method of Claim 7, wherein the step of communicating data indicative of the conformance of the insured entity ~~the proximity~~ to an interested third party further comprises the step of providing the score to the insured target entity.

9. (currently amended) A method for providing reduced insurance premiums for an insured entity from an insuring entity, the method comprising the steps of:

formulating an insurance program containing one or more predetermined insurance program requirements, wherein one or more of the one or more predetermined insurance program requirements are associated with an insurance risk factor;

implementing procedures designed for the insured entity to meet the program requirements, thereby reducing a risk associated with the insurance risk factor;

monitoring the results of the procedures to identify the conformance proximity of the insured entity to meeting the program requirements;

identify the conformance ~~proximity~~ of the insured entity to meeting the program requirements;

attributing a score to the monitored results; and  
providing the score to the insuring entity.

10. (original) The method of Claim 9, wherein the formulating an insurance program step comprises an insured entity purchasing the insurance program.

11. (original) The method of Claim 9, wherein the formulating an insurance program step comprises a single insurer offering the program.

12. (original) The method of Claim 9, wherein the formulating an insurance program step comprises several insurance providers underwriting the insurance program.

13. (original) The method of Claim 9, further comprising the step of providing the monitored results to the insured entity.

14. (currently amended) The method of Claim 9, wherein providing the score ~~monitored results to the~~ an-insuring entity further comprises providing the monitored results by utilizing a web enabled software solution.

15. (original) The method of Claim 14 wherein providing the monitored results by utilizing a web enabled software solution further comprises providing services to the insured entity and providing reports to the insured entity and the insuring entity.

16. (original) The method of Claim 9, wherein attributing a score to the monitored results comprises attributing a numerical score indicated the conformance of the insured entity to the program requirements.

17. (currently amended) A method for creating an insurance product for an insured entity while minimizing insurance risks and reducing premium costs, said method comprising the steps of:

creating a new insurance product containing one or more insurance program requirements, wherein one or more of the one or more insurance program requirements are associated with an insurance risk factor;

distributing the new insurance product to the insured entity through a distribution channel;

providing an insurance program designed for the insured entity to meet the insurance program requirements, thereby reducing a risk associated with the insurance risk factor;

monitoring the insured entity to determine whether the insured entity is meeting the program requirements;

determining the conformance ~~proximity~~ of the insured entity to the insurance program requirements; and

communicating data indicative of the conformance of the insured entity ~~the proximity~~ to a third party.

18. (original) The method of Claim 17, wherein creating a new insurance product comprises creating an insurance product comprising reduced premiums, reduced risk of claims by adherence assurances, and an increased standard in provided services.

19. (original) The method of Claim 17, wherein distributing the new insurance product to the insured entity through a distribution channel comprises distributing the new insurance product through authorized brokers.

20. (currently amended) A system for providing reduced insurance premiums for an insured entity from an insuring entity, the system comprising:

a system server connected to a telecommunications network;

an independent program catalyst, residing on said system server, and operative to:

formulate an insurance program containing predetermined program requirements for the insured entity to be insured by the insuring entity, wherein one or more of the predetermined program requirements are associated with an insurance risk factor;

implement procedures designed to enable the insured entity to meet the program requirements, thereby reducing a risk associated with the insurance risk factor;

monitoring the results of the procedures to identify the conformance ~~proximity~~ of the insured entity ~~to meeting~~ the program requirements; and

attribute a score to the monitored results;

a web-enable software solution for communicating between the insuring entity, the insured entity, and the program catalyst.

21. (original) The system of Claim 20, wherein said score comprises an indication of the insured entity's conformance with said program requirements.

22. (original) The system of Claim 20, wherein the program catalyst is further operative to provide feedback to the insuring entity regarding said monitored results and said score.

23. (original) The system of Claim 20, wherein the program catalyst provides feedback to the insuring entity by utilizing the web-enable software.

24. (currently amended) A system for providing improved performances for a target entity, the system comprising the components of:

an independent program catalyst that is operative to:

identify program requirements, wherein one or more of the program requirements are associated with an insurance risk factor;

implement procedures directed towards assisting the target entity in meeting the program requirements, thereby reducing a risk associated with the insurance risk factor;

monitoring the results of the target entity to identify the conformance ~~proximity to meeting~~ the program requirements;

attributing a score to the monitored results; and  
a web-enable software solution for providing the monitoring results and the scores to the target entity, the independent program catalyst and an interested third party.

25. (original) The system of Claim 24, wherein said score comprises an indication of the insured entity's conformance with said program requirements.

26. (original) The system of Claim 24, wherein the program catalyst is further operative to provide feedback to the insuring entity regarding said monitored results and said score.

27. (original) The system of Claim 24, wherein the program catalyst provides feedback to the insuring entity by utilizing the web-enable software.

28. (new) The method of Claim 1, wherein the step of monitoring the results of the procedures to identify the proximity of the insured entity meeting the program requirements is performed after the insurance program is issued to the insured entity.

29. (new) The method of Claim 1, wherein the interested third party is an insurance underwriter.

30. (new) The method of Claim 1, wherein the interested third party is a reinsurer.

31. (new) The method of Claim 9, wherein the step of monitoring the results of the procedures to identify the proximity of the insured entity meeting the program requirements is performed after the insurance program is issued to the insured entity.

32. (new) The method of claim 17, wherein the step of monitoring the insured entity to determine whether the insured entity is meeting the program requirements is performed after the insurance program is issued to the insured entity.

33. (new) The system of claim 24, wherein the independent program catalyst monitors the results of the target entity to identify the proximity to meeting the program requirements after the program has been issued to the target entity.